Case 21-10391-TPA Doc 21 Filed 08/01/21 Entered 08/02/21 00:31:36 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:				
Debtor 1	Nathaniel James Stanger		Social Security number or ITIN xxx-xx-1505	
	First Name M	Middle Name Last Name	 EIN	
Debtor 2		Middle Name Last Name	Social Security number or ITIN	
(Spouse, if filing)	First Name M		EIN	
United States Bank	ruptcy Court	WESTERN DISTRICT OF PENNS	YLVANIA Date case filed for chapter 13 7/13/21	
Case number: 21	-10391-TPA			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Nathaniel James Stanger	
2.	All other names used in the last 8 years		
3.	Address	112 Plum Street Greenville, PA 16125	
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740 Date: 7/30/21

For more information, see page 2

Debtor Nathaniel James Stanger Case number 21–10391–TPA

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 14, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
		a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/21/21	
		Deadline for governmental units to file a proof of claim:	Filing deadline: 1/9/22	
A proof of clain www.uscourts. If you do not file proof of claim e Secured credito claim submits th example, a secured		www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court	claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at urts.gov or any bankruptcy clerk's office. It file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a im even if your claim is listed in the schedules that the debtor filed. editors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of its the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For secured creditor who files a proof of claim may surrender important nonmonetary rights, including the	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 9/14/21 at 09:00 AM, Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
1(). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
1	l. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue t court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	

Case 21-10391-TPA Doc 21 Filed 08/01/21 Entered 08/02/21 00:31:36 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 21-10391-TPA
Nathaniel James Stanger Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-1 User: bsil Page 1 of 2
Date Rcvd: Jul 30, 2021 Form ID: 309I Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2021:

Recip ID db	Recipient Name and Address Nathaniel James Stanger, 112 Plum Street, Greenville, PA 16125-1857
	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr -	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15397939	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15393450	+ Cbe Group, Attn: Bankruptcy Department, Po Box 900, Waterloo, IA 50704-0900
15393456	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
15393458	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15393459	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15393461	+ Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
·		Jul 30 2021 23:03:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Jul 31 2021 02:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2021 23:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 31 2021 02:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2021 23:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 30 2021 23:03:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 31 2021 02:58:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15393448	+ EDI: GMACFS.COM	Jul 31 2021 02:58:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15393449	EDI: BANKAMER.COM	Jul 31 2021 02:58:00	Bank Of America, Po Box 982238, El Paso, TX 79998
15393451	+ EDI: CITICORP.COM	Jul 31 2021 02:58:00	Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0493
15393452	+ EDI: WFNNB.COM	Jul 31 2021 02:58:00	Comenity Bank, PO Box 182025, Columbus, OH

Case 21-10391-TPA Doc 21 Filed 08/01/21 Entered 08/02/21 00:31:36 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-1 User: bsil Page 2 of 2

Date Rcvd: Jul 30, 2021 Form ID: 309I Total Noticed: 24

15000150			43218-2025
15393453	EDI: DIRECTV.COM	Jul 31 2021 02:58:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
15395591	EDI: DISCOVER.COM	Jul 31 2021 02:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15393454	+ EDI: DISCOVER.COM	Jul 31 2021 02:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15393455	+ EDI: MID8.COM	Jul 31 2021 02:58:00	Midland Funding LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15393457	EDI: PRA.COM	Jul 31 2021 02:58:00	Portfolio Recovery Associates, 120 Corporate
15393460	+ EDI: ECMC.COM	Jul 31 2021 02:58:00	Boulevard, Suite 1, Norfolk, VA 23502 Us Department of Education, Ecmc / Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

PENNYMAC LOAN SERVICES

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2021 at the address(es) listed below:

Name Email Address

Daniel P. Foster

on behalf of Debtor Nathaniel James Stanger dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Maria Miksich

on behalf of Creditor PENNYMAC LOAN SERVICES mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4